

Information to identify the case:

Debtor 1	<u>Lisa A Renteria</u>	Social Security number or ITIN	xxx-xx-0715
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	19-25123-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lisa A Renteria

11/27/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Lisa A Renteria
 Debtor

Case No. 19-25123-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Nov 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2019.

db +Lisa A Renteria, 118 Chapel Ave East, Cherry Hill, NJ 08034-1204
 cr +HVRML Trust 2019-1, c/o Dembo, Brown Burns LLP, 1300 Route 73, Suite 205,
 Mount Laurel, NJ 08054-2200
 518391564 Bayview Loan Servicing, PO box 650091, Dallas, TX 75265-0091
 518391569 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
 Mason, OH 45040-8999
 518391570 +Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
 518391571 EOS CCA, PO Box 981002, Boston, MA 02298-1002
 518391572 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
 518391573 +Experian, PO Box 4500, Allen, TX 75013-1311
 518391575 +KML Law Group, PC, 216 Haddon Ave., Suite 406, Westmont, NJ 08108-2812
 518391576 +Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518391578 +Midland Credit Management, PO Box 301030, Los Angeles, CA 90030-1030
 518391580 +N.J. EZ-Pass, 375 McCarter Highway (Route 21), Newark, NJ 07114-2563
 518391581 +NJ Higher Education, PO Box 548, Trenton, NJ 08625-0548
 518391584 +Pennsylvania Turnpike Commission, Violation Processing Center, 300 East Park Drive,
 Harrisburg, PA 17111-2729
 518391587 +Professional Account Management, LLC, P.O. Box 3032, Milwaukee, WI 53201-3032
 518391589 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,
 Trenton, NJ 08695-0245
 518391598 +Township of Cherry Hill, Attn: Tax Office, 820 Mercer St., Cherry Hill, NJ 08002-2688
 518391599 +TransUnion, PO Box 2000, Chester, PA 19016-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Nov 28 2019 04:23:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 28 2019 00:03:43 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Nov 28 2019 00:03:38 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: AISACG.COM Nov 28 2019 04:23:00 Capital One Auto Finance,
 c/oAIS Portfolio Services, LP, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
 518391567 +EDI: CCS.COM Nov 28 2019 04:23:00 CCS COM, 725 Canton Street, Norwood, MA 02062-2679
 518391565 +EDI: CAPONEAUTO.COM Nov 28 2019 04:23:00 Capital One Auto Finance, Attn: Bankruptcy,
 Po Box 30285, Salt Lake City, UT 84130-0285
 518391566 EDI: CAPONEAUTO.COM Nov 28 2019 04:23:00 Capital One Auto Finance, Credit Bureau Dispute,
 Plano, TX 75025
 518404830 +EDI: AISACG.COM Nov 28 2019 04:23:00 Capital One Auto Finance, a division of,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 518391568 +E-mail/PDF: creditonebknofications@resurgent.com Nov 28 2019 00:10:40 Credit One Bank,
 P.O. Box 98872, Las Vegas, NV 89193-8872
 518391574 +EDI: IRS.COM Nov 28 2019 04:23:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 518391577 +E-mail/Text: bncnotices@becket-lee.com Nov 28 2019 00:02:52 Kohls/Capital One,
 Po Box 3115, Milwaukee, WI 53201-3115
 518391579 +EDI: MID8.COM Nov 28 2019 04:23:00 Midland Funding, 2365 Northside Dr Ste 300,
 San Diego, CA 92108-2709
 518391582 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 28 2019 00:12:22 Ollo Card Services,
 Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222
 518391583 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 28 2019 00:12:19 Ollo Card Services,
 Po Box 9222, Old Bethpage, NY 11804-9222
 518391586 EDI: PRA.COM Nov 28 2019 04:23:00 Portfolio Recovery, 120 Corporate Blvd Ste 100,
 Norfolk, VA 23502
 518391585 EDI: PRA.COM Nov 28 2019 04:23:00 Portfolio Recovery, Attn: Bankruptcy,
 120 Corporate Blvd, Norfolk, VA 23502
 518391588 +EDI: RMCB.COM Nov 28 2019 04:23:00 Retrieval Masters Creditors Bureau, Inc,
 4 Westchester Plaza Suite 110, Elmsford, NY 10523-1616
 518393796 +EDI: RMSC.COM Nov 28 2019 04:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518391590 +EDI: RMSC.COM Nov 28 2019 04:23:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 518391591 +EDI: RMSC.COM Nov 28 2019 04:23:00 Synchrony Bank/ Old Navy, Po Box 965005,
 Orlando, FL 32896-5005
 518391592 +EDI: RMSC.COM Nov 28 2019 04:23:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 518391593 +EDI: RMSC.COM Nov 28 2019 04:23:00 Synchrony Bank/Walmart, Po Box 965024,
 Orlando, FL 32896-5024
 518391597 EDI: TDBANKNORTH.COM Nov 28 2019 04:23:00 TD Bank, 32 Chestnut St, Lewiston, ME 04240
 518391596 EDI: TDBANKNORTH.COM Nov 28 2019 04:23:00 TD Bank, Attn: Bankruptcy, 1701 Rt 70 E,
 Cherry Hill, NJ 08034
 518391594 +EDI: WTRRN BANK.COM Nov 28 2019 04:23:00 Target, Attn: Bankruptcy, Po Box 9475,
 Minneapolis, MN 55440-9475
 518391595 +EDI: WTRRN BANK.COM Nov 28 2019 04:23:00 Target, Po Box 673, Minneapolis, MN 55440-0673

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 45

Date Rcvd: Nov 27, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518391600 EDI: VERIZONCOMB.COM Nov 28 2019 04:23:00 Verizon, P.O. Box 4005,
Acworth, GA 30101-9006

TOTAL: 27

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joseph Marchand jdmarchand@comcast.net, jdmarchand@comcast.net; jdmarchand@ecf.axosfs.com
Kyle Francis Eingorn on behalf of Creditor HVRML Trust 2019-1 keingorn@dbblegal.com
Michael E. Brown on behalf of Creditor HVRML Trust 2019-1 mbrown@dbblegal.com
Rebecca Ann Solarz on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company rsolarz@kmlawgroup.com
Thomas G. Egner on behalf of Debtor Lisa A Renteria tegner@mcdowelllegal.com, kgresh@mcdowelllegal.com; djamison@mcdowelllegal.com; lwood@mcdowelllegal.com; cgetz@mcdowelllegal.com; mfunk@mcdowelllegal.com; egnertr62202@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7